

**POSTAL SYSTEM INTRANET AND COMMERCE PROCESSING FOR ON-LINE
VALUE BEARING SYSTEM**

ABSTRACT

An on-line system for printing a value bearing item (VBI) that includes a client subsystem
5 for interfacing with a user, a cryptographic device remote from the client subsystem for
authenticating a plurality of users, and a server subsystem capable of communicating with the client
subsystem and having code for providing customer support to a user, for administering a user VBI
meter, for providing payment administration support to a user, providing accounts receivable support
10 to a user, meter refund and withdrawal processing support to a user, providing misprint processing
support to a user, and providing payment processing and billing functions. A method implementing
these features is also provided.

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